

ABSTRAK

Industri perbankan mengalami perubahan didalam kinerja keuangan, namun di tahun 2016 *Non Performing Loan* yang mengalami kenaikan juga. *Non Performing Loan* yang semakin naik menyebabkan penurunan Profitabilitas perbankan. Tujuan penelitian ini adalah untuk mengetahui pengaruh *Capital Adequacy Ratio*, *Non Performing Loan*, Biaya Operasional Pendapatan Operasional, *Loan to Deposit Ratio*, *Net Interest Margin* terhadap Profitabilitas pada perbankan yang *go public* di Bursa Efek Indonesia.

Profitabilitas merupakan rasio untuk menilai kemampuan perusahaan untuk mendapatkan keuntungan. Populasi yang digunakan dalam penelitian ini sebanyak 43 perusahaan dan diperoleh sampel yang digunakan sebanyak 17 perusahaan. Teknik pengambilan sampel menggunakan metode *purposive sampling*. Variabel independen yang digunakan adalah *Capital Adequacy Ratio*, *Non Performing Loan*, Biaya Operasional Pendapatan Operasional, *Loan to Deposit Ratio*, *Net Interest Margin* dan variabel dependen adalah Profitabilitas. Metode analisis yang digunakan adalah regresi berganda.

Hasil penelitian ini menunjukkan bahwa Profitabilitas tidak berpengaruh terhadap *Capital Adequacy Ratio*, *Loan to Deposit Ratio*, *Non Performing Loan*. Sedangkan Profitabilitas berpengaruh terhadap Biaya Operasional Pendapatan Operasional, dan *Net Interest Margin*. Perusahaan harus mempertimbangkan kecukupan modal, pengembalian pokok pinjaman dan likuiditas yang dimiliki perusahaan untuk meningkatkan Profitabilitas, sehingga para investor lebih mempercayakan untuk menanamkan dana pada perusahaan perbankan.

Kata kunci: *Capital Adequacy Ratio*, *Non Performing Loan*, Biaya Operasional Pendapatan Operasional, *Loan To Deposit Ratio*, *Net Interest Margin*

ABSTRACT

The industry of financing had developed within its financial performance. Besides, in 2006 Non Performing Loan had increased also. It meant, the higher the Non Performing Loan was, the lower the financing Profitability would be. This research aimed to find out the effect of Capital Adequacy Ratio, Non Performing Loan, Operational Cost and Income, Loan to Deposit Ratio, Net Interest Margin on the Profitability of go public financing which were listed on Indonesia Stock Exchange.

Profitability is ratio to evaluate the company effort to get some profits. While, from the population of 43 companies, it took 17 companies as sample. Moreover, the data collection technique used purposive sampling. Furthermore, the independent variables namely Capital Adequacy Ratio, Non Performing Loan, Operational Cost and Income, Loan to Deposit Ratio, and Net Interest Margin. Besides, the dependent variable was Profitability. In addition, the data analysis technique used multiple regression.

The research result concluded the Profitability did not affect on Capital Adequacy Ratio, Loan to Deposit Ratio, and Non Performing Loan. Moreover, the profitability had affected on Operational Cost and Income, and Net Interest Margin. In the words, the company needed to consider its capital adequacy, principal return, and liquidity to increase the Profitability. As consequence, the investor would like to invest their money on the financing company.

Keywords: *Capital Adequacy Ratio, Non Performing Loan, Operational Cost and Income, Loan To Deposit Ratio, Net Interest Margin*